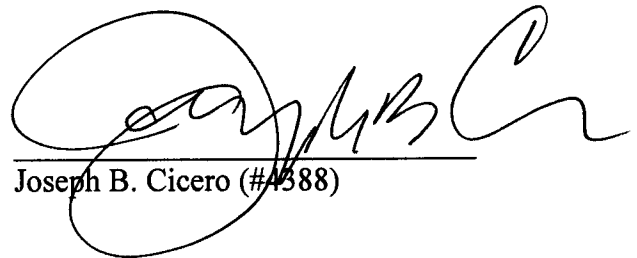


CERTIFICATE OF SERVICE

I hereby certify that on December 2, 2005, the foregoing AF-CAP, INC.'S
REPLY BRIEF TO GARNISHEE'S OPPOSITION TO MOTION TO REMAND was
electronically filed with the Clerk of the Court using CM/ECF, which will send
notification of such filing to counsel as set forth below:

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